

# **DNREC announces new flood risk maps for New Castle County become effective February 4**

**DOVER** – DNREC's Division of Watershed Stewardship announced today that new flood risk maps for New Castle County will be released by the Federal Emergency Management Agency (FEMA) on February 4. The maps can be found online at <http://msc.fema.gov/portal>.

Over the past 10 years, DNREC, through its Division of Watershed Stewardship, has worked with FEMA to improve the accuracy of flood risk maps statewide through a Cooperating Technical Partnership. The new flood risk maps for Kent County became effective in July 2014, and new Sussex County maps will be released on March 16. Those maps can also be found at <http://msc.fema.gov/portal>.

The New Castle County maps reflect several additions and changes from previous flood risk maps. New flood zones and base flood elevations have been established along the Delaware River and all tidal areas, following completion of a coastal flood study by the US Army Corps of Engineers and FEMA. In addition, watershed studies in the Appoquinimink, Red Clay Creek, White Clay Creek, Mill Creek and Belltown Run Watersheds that were performed by DNREC under a partnership agreement with FEMA are shown on the maps.

"Hydrologic studies that determine water flows, base flood elevations and accurate floodplain boundaries were performed by DNREC on about 30 miles of waterways in the Appoquinimink Watershed," said Michael Powell, program manager for DNREC's Division of Watershed Stewardship. "With these results, base

flood elevations for many areas are now shown on FEMA's maps for the first time, providing property owners with more detailed and accurate flood risk assessments."

The flood risk maps are used by insurance companies to establish property rates and by local communities to enforce local floodplain codes. In conjunction with the release of the new flood risk maps, several communities in New Castle County have recently amended local codes to adopt higher floodplain development standards. Many of these higher standards – such as first-floor freeboard (building living space to a margin of safety above predicted flood levels), and limiting development in floodplains and flood resistant foundation designs – were recommended by the Delaware Floodplain and Drainage Advisory Committee, formed as a result of Senate Bill 64, which supports more effective floodplain management standards.

"Many of these higher standards – especially establishing at least 18 inches of freeboard and siting new buildings away from high risk floodplains – can result in significantly lower flood insurance premiums for property owners," Powell said.

FEMA's National Flood Insurance Program makes flood insurance available to local property owners. Mortgage lenders require borrowers whose properties are located in a designated special flood hazard area to purchase flood insurance as a condition of receiving a federally backed mortgage loan in accordance with the Federal Disaster Protection Act of 1973. Over the past several years, DNREC has helped several Delaware communities join the National Flood Insurance Program.

Standard homeowners insurance does not cover damage incurred by flooding, however, all property owners can purchase flood insurance. Homeowners interested in how the proposed changes could impact the cost of their flood insurance premium should contact their insurance agent.

For information on the flood risk maps, contact Michael Powell

or Greg Williams, DNREC Division of Watershed Stewardship at (302) 739-9921. For information on the DNREC's flood mitigation program, please visit DNREC's website at <http://www.dnrec.delaware.gov/swc/Drainage/Pages/Flooding.aspx>

.

**Media Contact:** Melanie Rapp, Public Affairs, 302-739-9902

Vol. 45, No. 23